

See discussions, stats, and author profiles for this publication at: <https://www.researchgate.net/publication/319979538>

Current challenges in retirement research

Conference Paper · September 2016

CITATIONS

0

READS

129

2 authors:



[Hans Martin Hasselhorn](#)

University of Wuppertal

237 PUBLICATIONS 6,945 CITATIONS

[SEE PROFILE](#)



[Melanie Ebener](#)

University of Wuppertal

33 PUBLICATIONS 401 CITATIONS

[SEE PROFILE](#)

International Interdisciplinary Conference Work, Age, Health and Employment



Current challenges in retirement research

Hans Martin Hasselhorn
Melanie Ebener
University of Wuppertal

Retirement research at the beginning of the 21st Century

Although differing in pace and magnitude, all European countries are witnessing increasing life expectancies and a compositional shift from younger to older age groups. To sustain economic growth, prosperity and social development, many countries have formulated the need to increase the employment participation of people at a higher working age. The degree of urgency is reflected at all levels of the European policy agenda. The OECD views sustaining economic growth under conditions of population ageing, as by far the most pressing global policy challenge for the next fifty years.¹

Older workers' transition from work to "non-work" (mostly "retirement"²) has long been a matter of research (henceforth termed "retirement research") and is currently experiencing a boost of scientific attention in Europe and North America. Today, various scientific disciplines are contributing to retirement research, including gerontology, psychology, sociology, economics, social epidemiology, health sciences and occupational health.

They are dealing with issues such as

- Why do workers work as long (or as short) as they do?
- How is the *process* of retirement / exit from work?
- What are the (manifold) consequences of working "longer" for individuals, enterprises, society?
- Extending working lives: how? voluntarily or forced?
- Working past retirement age: who? what? why?
- What are the effects of policy measures undertaken to make people work longer?

Often, the different disciplines follow specific approaches to the topic: psychologists, for example, by focusing on an inner process from preference and decision to retire until the realisation of retirement (e.g. Beehr 1986³, Wang & Shultz 2009⁴), while social epidemiology is looking for social and occupational determinants of early retirement (e.g. Dragano & Schneider 2011⁵); economists often investigate the impact of financial

¹ OECD (2014) OECD 50-year global scenario: Shifting gear. <https://www.oecd.org/eco/growth/Shifting%20gear.pdf>

² Today, „retirement“ is not the clear opposite of „working“. In countries such as Norway and the UK, working while drawing a pension is rather common in later working age.

³ Beehr TA (1986) The process of retirement: A review and recommendation for further investigation. *Personnel Psychology* 29: 31-55

⁴ Wang, Mo; Shultz, Kenneth S. (2010) Employee retirement: a review and recommendations for future investigation. *Journal of Management* 36(1): 172-206

⁵ Dragano N, Schneider L (2011) Psychosoziale Arbeitsbelastungen als Prädiktoren der krankheitsbedingten Frühberentung: Ein Beitrag zur Beurteilung des Rehabilitationsbedarfs. [Work Related Psychosocial Factors

(dis-)incentives on the individual's choice between work and leisure (e.g. Stock & Wise 1990⁶).

Five research challenges

The authors see five main challenges for retirement research today. The first three stem from the JPI MYBL⁷ fast track activity "Understanding Employment Participation of Older Workers" (JPI UEP), where a group of 46 scientific experts from ten European countries and Canada was set up to identify new research needs in the field by critically reviewing research findings, approaches and methodologies. In their final report, the authors have identified three research challenges: a *conceptual gap*, a *regional gap*, and a *thematic gap* (for details see Hasselhorn & Apt 2015⁸). Below, we quote the research report summary of these three research gaps and extend them by two more: an *ethical* and a *dissemination challenge*.

1. Research challenge: The conceptual gap

The JPI UEP project group found that a broad view of retirement requires a conceptual framework, which locates retirement within the context of different determinants on the micro, meso and macro level and allows for a life course perspective, for example the *lidA conceptual framework on work, age and employment*⁹. Many studies do not adopt a systems view and multifactorial approach and thus may overlook the emerging theme of retirement fragmentation. This also relates to the frequent lack of specific longitudinal research approaches and the application of life course perspectives. The JPI UEP group also points to the lack of broadly conceptualised cross-national comparative settings in research. For the advancement of research on the employment participation of older workers, the JPI UEP working group recommends increased multifactorial thinking, more multilevel approaches, the differentiated consideration of exit routes, the consideration of population subgroups and their distinct characteristics in terms of gender, social or occupational status, migration/ ethnicity or age, and a general openness as to the selection and combination of methodological approaches. (modified from: Hasselhorn & Apt 2015, p 13)

2. Research challenge: the regional gap

Research on employment participation of older workers was found to be distributed very unevenly across the countries participating in the review. Across almost all domains of the chosen framework, the countries with the highest research coverage are Norway, the Netherlands, Canada, Finland and Sweden. Some countries have

and the Risk of Early Disability Pensioning: A Contribution to Assessing the Need for Rehabilitation] *Rehabilitation* 50:28-36

⁶ Stock J. Wise DA (1990) Pensions, the option value of work, and retirement. *Econometrica* 58(5), 1151-1180

⁷ The *Joint Programming Initiative "More years, better lives - The potential and challenges of demographic change"* (JPI MYBL) was established with the support of the European Union in 2010 to address the major societal challenge of demographic change.

⁸ Hasselhorn HM, Apt W (2015) Understanding employment participation of older workers: Creating a knowledge base for future labour market challenges. Research Report. Federal Ministry of Labour and Social Affairs (BMAS) and Federal Institute for Occupational Safety and Health (BAuA). Berlin. http://www.jp-demographic.eu/wp-content/uploads/2015/07/JPIUEP_Brochure1.pdf

⁹ The *lidA conceptual framework on work, age and employment* has been developed under the assumption that a broad view is key to gain a deeper understanding of employment participation at higher working age. It combines 11 so called domains: social position; domestic domain; work organisation; work content; health; work ability; motivation to keep working; finances; legislation, labour market and the social context. (for details, see Hasselhorn & Apt, p 23-24)

specific thematic profiles with outstanding research in selected fields. Take Belgium for example, with respect to legislation and the UK with its qualitative research approaches. In Germany and Austria research coverage was found to be somewhat lower and in Poland rare. There may be several reasons for this unequal distribution of research; one certainly is that researchers in the Scandinavian countries and the Netherlands benefit from the easy access data to register data. Several large cross-national research collaborations on ageing, work and retirement exist already. The findings of the JPI UEP working group indicate that this research needs to be intensified in several countries, widened to include more scientific disciplines and directed towards cross-national long-term cooperation. (modified from: Hasselhorn & Apt 2015, p 13, 112)

3. *Research challenge: thematic gaps*

There are a number of thematic gaps, which the JPI UEP working group recommended closing by adopting a differentiated view in retirement research. To name a few: the *role of health* in the context of retirement, potential *domestic and household factors*, *new work exposures* such as the increased use of technology or higher flexibility in work settings and their possible impact on retirement, the *role of older women*, the relation between *migration and retirement*, *social position*, the *employers' perspective*; the opportunities for *organisational intervention*, and the *societal costs and gains of policy changes*. (modified from: Hasselhorn & Apt 2015, p 13)

4. *Ethical challenge of retirement research*

“Retirement” is not a natural law but a social construction. In most countries, the understandings, arrangements and the formal regulation of “retirement” are determined by power relations of the public and of social stakeholders. The frequent immense intensity of these debates does not surprise as they are about the distribution of social as well as individual resources: first and foremost, of *capital (money)*, but also of *self-determination of life-time*, and similarly of *access to work, education, and social esteem*. Together this makes “retirement” a *normative and ethical issue*.

In current times of ageing populations in combination with public financial austerity, there is a high pressure on policy and public to reconsider “retirement”, its underlying understandings and not least its regulation. However, as we know, retirement is a complex phenomenon (Hasselhorn & Apt 2015) and not easy to understand, neither for the societal stakeholders nor for policy. Here, the research gets into the focus of public interest: it will explore, describe and explain “retirement” and, finally, predict and provide future scenarios. Yet all societal groups involved have their particular interests in this ethically loaded issue. One consequence is that retirement research is easily exposed to external normative expectations.

It is the authors’ concern that the quantitative and qualitative intensity of the public debate around retirement and its timing bears the risk of (more or less) subtly influencing retirement researchers’ premises, questions and views and by that – as a consequence – change the quality of this research domain. Such premises could be:

- *that retirement research should support policy to solve demographic challenges by extending working lives.*

Extending working lives is one of several possible strategies to solve current demographic challenges. Often it is commonly perceived as the “best” solution. Here, retirement research is at risk of mirror dominating societal interpretations.

The consequence is that in many retirement studies *exit age* is the only outcome of interest and sometimes is regarded by researchers as a measure of “success”. Such a conception may overlook potential costs of the extension of working lives, such as risks for the individual workers’ health, well-being and self-determination; risks for the organisations’ productivity and not least, hidden social cost which may impose as health-related expenses as well as inter-generational conflicts in society.

- *that retirement research should support “active ageing” policies.*

In the past decade, “active ageing” has become a politically popular concept that also guides research funding. The WHO defines “active ageing” broadly as “continuing participation in social, economic, cultural, spiritual and civic affairs, not just the ability to be physically active or to participate in the labour force”¹⁰ (WHO 2002). This concept was adopted by WHO in the late 1990s to be more inclusive than the formerly used concept “healthy ageing”. Nevertheless, it is a normative approach that wants individuals to “plan and prepare for older age, and make personal efforts to adopt positive personal health practices at all stages of life”. This, however, is not possible for all individuals in the same way reflecting different chances and conditions in the life course. While WHO points out this aspect, the public discourse about “active ageing” often does not consider it. Therefore, criticism concerning the concept of “successful ageing” – as it has been recently reviewed by Martinson and Berridge¹¹ (2015) – also seems applicable to “active ageing”.

- *that retirement is seen as “good” and a recompense for the working life.*

There is a risk for retirement research to regard the retired status per se as “good” for the individual and as a recompense for a negatively connoted working life. From that point of view, the extension of working life imposes a threat and penalty. In Germany, about 45% of the workforce belong to the group of *low- and unqualified workers* and *manual workers*. This group bears substantially increased risks for poor health, especially at a higher age (Burr et al 2013). For many (but certainly not all) older members of this group, work may constitute a continued threat for health and retirement may indeed be a necessary and “good” step in life.

Yet, the authors are also aware of the basic conclusion that Waddell and Burton draw in their review “Is work good for your health and well-being? (2006, page ix, ¹²): “There is a strong evidence base showing that work is generally good for physical and mental health and well-being.” Epidemiological studies indicate that large groups of employees have substantial health resources even at a higher working age. In Germany, these are *professionals, managers, engineers* and *technicians* (see, for example, Burr et al 2013¹³), which constitute about 20% of the working population. Many of the people belonging to these groups have enjoyed work throughout their working life and personally benefitted from the diverse health and quality of life enhancing effects that work can have. For these groups the

¹⁰ WHO (2002). Active Ageing. A Policy Framework. Contribution of the World Health Organization to the Second United Nations World Assembly on Ageing, Madrid, Spain, April 2002. Online: http://apps.who.int/iris/bitstream/10665/67215/1/WHO_NMH_NPH_02.8.pdf, retrieved: 26.8.2016.

¹¹ Martinson M, Berridge C (2015) Successful aging and its discontents: A systematic Review of the Social gerontology Literature. The Gerontologist 55:58-69

¹² Waddell G, Burton AK (2006) Is work good for your health and well-being? TSO, London

¹³ Burr H, Kersten N, Kroll L, Hasselhorn HM (2013) Selbstberichteter allgemeiner Gesundheitszustand nach Beruf und Alter in der Erwerbsbevölkerung. Bundesgesundheitsbl Gesundheitsforsch Gesundheitsschutz 56:349-358 <http://www.baua.de/de/Publikationen/Fachbeiträge/artikel34.pdf>

prolongation of the working life would have a completely different impact than for the first.

In consequence: evaluative and normative statements on the timing of retirement (“success”, “reward”, “failure”, “threat”) need at least to differentiate between social and occupational groups.

5. *Dissemination challenge*

Retirement research should not only strive to maximise its quality, but also its impact on society and policy. While some disciplines seem to be more heeded in this respect – e.g. economists –, others have ostensibly less public attention. One explanation may be that researchers of some disciplines are more likely to make use of large nationwide register-based data. The mere representative nature of such findings is often appealing to policy. Another trailblazer for public and policy interest is the availability of high quality cohorts such as ELSA, STREAM, and lidA, specifically assessing the transition from work to retirement from a broad perspective.

From our point of view, the following aspects could help to increase the impact of our work:

- *Dissemination between research communities*

Retirement researchers from all disciplines should take the initiative to increase the scientific exchange – especially across borders of research communities. It may belong to our responsibility to exchange, create joint understandings, and – where appropriate – harmonise and combine research methods and tools (e.g. cohort studies).

- *External dissemination*

Considering the public relevance of the field, retirement research should put considerable emphasis on dissemination towards policy and public – here, some disciplines are further advanced than others (see above). The biggest challenge here is that researchers from all disciplines learn (right from the beginning) to consider the relevance of their respective research work for different stakeholders. This may mean to give dissemination a higher priority in the researchers' daily work, yet it also implies a conscious selection of research issues to be dealt with and, not least, to use a language that the different target groups can understand.

Retirement research in times of continuous ageing of work forces is a great opportunity. The challenges listed above indicate that it is also up to us, to decide to which degree we can take advantage of this opportunity. WAHE2016 constitutes an attempt to estimate the potential for real research advancement. We are fully aware of the difficulty of such an undertaking and are therefore enthusiastic to follow the conference – up to the final panel and plenary discussion.

Hans Martin Hasselhorn & Melanie Ebener
September 2016

Department of Occupational Health Science
University of Wuppertal
Gaußstraße 20
D-42119 Wuppertal, Germany
www.arbwiss.uni-wuppertal.de